

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

ROBERT J. AHART  
KAREN E. AHART  
Debtor(s)

Case No. 14-24782GLT

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/07/2014.
- 2) The plan was confirmed on 01/28/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 06/25/2015, 12/11/2015, 07/27/2017, 12/07/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/03/2020.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$40,703.00.
- 10) Amount of unsecured claims discharged without payment: \$15,718.95.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$212,463.00
Less amount refunded to debtor	\$2,736.14

**NET RECEIPTS:** **\$209,726.86**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$7,321.57
Court Costs	\$0.00
Trustee Expenses & Compensation	\$8,721.45
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$16,043.02**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
A & S FCU	Unsecured	1,376.00	NA	NA	0.00	0.00
BERKSHIRE BANK	Secured	14,164.00	14,164.33	14,164.33	14,164.33	2,640.38
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	3,216.00	3,338.90	3,338.90	217.56	0.00
CAVALRY SPV I LLC - ASSIGNEE**	Unsecured	1,884.00	1,963.25	1,963.25	127.93	0.00
CITY OF ALIQUIPPA (EIT/OCC/PERCA	Priority	468.98	NA	469.98	469.98	0.00
CREDIT COLLECTION SERVICES++	Unsecured	33.83	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	355.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	294.68	294.68	19.20	0.00
ECAST SETTLEMENT CORP	Unsecured	2,575.00	2,663.27	2,663.27	173.54	0.00
HUNTINGTON NATIONAL BANK(*)	Unsecured	0.00	0.00	4,165.77	271.44	0.00
HUNTINGTON NATIONAL BANK(*)	Secured	21,690.00	21,115.77	16,950.00	16,950.00	3,374.95
INTERNAL REVENUE SERVICE*	Priority	NA	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	0.00	12,111.34	12,111.34	12,111.34	0.00
JPMORGAN CHASE BANK NA	Secured	216,210.00	223,729.79	0.00	113,960.12	0.00
NATIONAL COLLEGIATE STUDENT L	Unsecured	15,800.00	16,018.92	16,018.92	1,043.78	0.00
NATIONAL GRID	Unsecured	432.00	431.96	431.96	28.15	0.00
NATIONSTAR MORTGAGE LLC(*)	Secured	86,542.00	89,267.69	28,078.80	28,078.80	0.00
NATIONSTAR MORTGAGE LLC(*)	Secured	0.00	5,155.05	0.00	0.00	0.00
OSLA O/B/O US DEPARTMENT OF ED	Unsecured	562.33	NA	NA	0.00	0.00
OSLA O/B/O US DEPARTMENT OF ED	Unsecured	604.00	613.94	613.94	40.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	189.45	189.45	12.34	0.00
PINNACLE CREDIT SERVICES	Unsecured	1,056.00	NA	NA	0.00	0.00
RJM ACQUISITIONS LLC*++	Unsecured	87.00	NA	NA	0.00	0.00
RJM ACQUISITIONS LLC*++	Unsecured	51.00	NA	NA	0.00	0.00
TRIANGLE PHYSICIANS FOR WOMEN	Unsecured	563.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$28,078.80	\$142,038.92	\$0.00
Mortgage Arrearage	\$12,111.34	\$12,111.34	\$0.00
Debt Secured by Vehicle	\$31,114.33	\$31,114.33	\$6,015.33
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$71,304.47</b>	<b>\$185,264.59</b>	<b>\$6,015.33</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$469.98	\$469.98	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$469.98</b>	<b>\$469.98</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$29,680.14</b>	<b>\$1,933.94</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$16,043.02</u>
Disbursements to Creditors	<u>\$193,683.84</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$209,726.86</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/17/2020

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.